

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Bethanne Harkins
 Debtor

Case No. 12-19301-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db #+Bethanne Harkins, 815 Stanwood Street, Philadelphia, PA 19111-2320
 ust +BRENDA D. GISH, Office of United States Trustee - U.S. D, Federal Building,
 228 Walnut Street, 11th Floor, Harrisburg, PA 17101-1714
 13006523 CitiMortgage, Inc., P O Box 688971, Des Moines, IA 50368-8971
 12883873 +Nationwide Credit Service LLC, P.O. Box 1787, Longview, WA 98632-8107
 13108512 +U.S Bank National Association, Trustee for Pennsyl, 211 North Front Street,
 Harrisburg, PA 17101-1406, Attn: ALSV/ Anne

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:36 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:48
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:09 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 29 2018 03:05:54 Frederic J. Baker,
 Office of United States Trustee, 833 Chestnut Street, Suite 500,
 Philadelphia, PA 19107-4405
 ust +E-mail/Text: USTPRegion03.WL.ECF@USDOJ.GOV Sep 29 2018 03:05:54 SHAKIMA L. DORTCH,
 U.S. Dept. of Justice - U.S. Trustee, 844 N. King Street, Suite 2207,
 Wilmington, DE 19801-3519
 ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 29 2018 03:05:54 United States Trustee,
 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 29 2018 03:05:54 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 12948190 EDI: AIS.COM Sep 29 2018 06:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 12964423 +E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:36
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, ONE PARKWAY BUILDING BANKRUPTCY GROUP,
 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 12921223 EDI: DISCOVER.COM Sep 29 2018 06:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12871285 +EDI: CBSMASON Sep 29 2018 06:53:00 Figi's Inc, PO Box 7713, Marshfield, WI 54449-7713
 12943854 +EDI: CBS7AVE Sep 29 2018 06:53:00 Ginny's, c/o Creditors Bankruptcy Service,
 P.O. Box 740933, Dallas, TX 75374-0933
 12910328 E-mail/Text: bknotice@crhofusa.com Sep 29 2018 03:06:09
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 13016055 EDI: RESURGENT.COM Sep 29 2018 06:53:00 LVNV Funding LLC its successors and assigns,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12943855 +EDI: CBS7AVE Sep 29 2018 06:53:00 Montgomery Ward, c/o Creditors Bankruptcy Service,
 P.O. Box 740933, Dallas, TX 75374-0933
 12882960 EDI: PRA.COM Sep 29 2018 06:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Pennsylvania Housing Finance Agency
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
ERIK B. JENSEN on behalf of Plaintiff Bethanne Harkins akeem@jensenbagnatolaw.com,
gilberto@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
ERIK B. JENSEN on behalf of Debtor Bethanne Harkins akeem@jensenbagnatolaw.com,
gilberto@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association et al ...
bkgroup@kmllawgroup.com
KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmllawgroup.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
THOMAS I. PULEO on behalf of Creditor Pennsylvania Housing Finance Agency
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Bethanne Harkins**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **12-19301-amc**

Social Security number or ITIN **xxx-xx-2296**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bethanne Harkins

9/27/18

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.